

<b>Information to identify the case:</b>			
Debtor 1	<b>Elizabeth J Boyd</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>20-00482</b>		
Social Security number or ITIN		<b>xxx-xx-3642</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 1/8/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Elizabeth J Boyd	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1308 Angeline Drive South Elgin, IL 60177	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/9/20

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 7/6/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **2/28/20 at 10:30 AM** , Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Elizabeth J Boyd  
 Debtor

Case No. 20-00482-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rgreen  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db	+Elizabeth J Boyd,	1308 Angeline Drive,	South Elgin, IL 60177-3067
tr	+Glenn B Stearns,	801 Warrenville Road Suite 650,	Lisle, IL 60532-4350
28529674	CB/Overstock,	PO Box 182120,	Columbus, OH 43218-2120
28529671	+Capl/Best Buy,	PO Box 6497,	Sioux Falls, SD 57117-6497
28529672	+Capl/WMT,	PO Box 30285,	Salt Lake City, UT 84130-0285
28529676	+Chrysler Capital,	PO Box 961212,	Fort Worth, TX 76161-0212
28529681	+Mattie Boyd,	1308 Angeline Drive,	South Elgin, IL 60177-3067
28529683	+Mercury Card /FB & T,	1415 Warm Springs Rd.,	Columbus, GA 31904-8366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: davidsiegelbk@gmail.com	Jan 10 2020 02:35:48	David M Siegel,
	David M. Siegel & Associates,	790 Chaddick Drive,	Wheeling, IL 60090
ust	+E-mail/Text: USTPREGION11.ES.ECF@USD.OJ.GOV	Jan 10 2020 02:37:01	Patrick S Layng,
	Office of the U.S. Trustee, Region 11,	219 S Dearborn St,	Room 873,
	Chicago, IL 60604-2027		
28529668	E-mail/Text: bankruptcy@alliantcreditunion.com	Jan 10 2020 02:38:01	Alliant Credit Union,
	11545 West Tohy Ave.,	Chicago, IL 60666	
28529669	+EDI: CINGMIDLAND.COM	Jan 10 2020 06:58:00	AT&T, Bankruptcy Department,
	5407 Andrew Highway,	Midland, TX 79706-2851	
28529675	E-mail/Text: bankrupt@choicerecovery.com	Jan 10 2020 02:35:56	Choice Recovery,
	1550 Old Henderson Road,	Columbus, OH 43220	
28529670	+EDI: AIS.COM	Jan 10 2020 06:58:00	Cap One, Bankruptcy Department,
	Oklahoma City, OK 73118-7901		4515 N Santa Fe Ave,
28529673	+EDI: PHINGENESIS	Jan 10 2020 06:58:00	Cb Indigo/gf, Po Box 4499,
	Beaverton, OR 97076-4499		
28529677	+E-mail/PDF: creditonebknofications@resurgent.com	Jan 10 2020 03:07:35	Credit One,
	Bankruptcy Department,	PO Box 98873,	Las Vegas, NV 89193-8873
28529678	E-mail/Text: rev.bankruptcy@illinois.gov	Jan 10 2020 02:37:06	Illinois Dept. of Revenue,
	Bankruptcy Unit,	P.O. Box 19035,	Springfield, IL 62794-9035
28529679	EDI: IRS.COM	Jan 10 2020 06:58:00	IRS, Internal Revenue Service,
	Philadelphia, PA 19101-7346		P.O. Box 7346,
28529680	E-mail/Text: bncnotices@becket-lee.com	Jan 10 2020 02:36:14	Kohl/Capital One,
	Milwaukee, WI 53201-3115		PO Box 3115,
28529684	+E-mail/PDF: MerrickBKNofications@Resurgent.com	Jan 10 2020 03:07:26	Merrick Bank,
	10705 S. Jordan Gtwy. Ste. 200,	South Jordan, UT 84095-3977	
28529686	+E-mail/Text: Supportservices@receivablesperformance.com	Jan 10 2020 02:38:36	
	Receivables Performanc,	20816 44th Ave West,	Lynnwood, WA 98036-7744
28529687	+EDI: RMSC.COM	Jan 10 2020 06:58:00	SYNCB/ASHLEY Home Stores,
	Orlando, FL 32896-5001		PO Box 965001,
28529688	+EDI: RMSC.COM	Jan 10 2020 06:58:00	SYNCB/Car Care Tuffy,
	Orlando, FL 32896-5001		PO Box 965001,
28529689	EDI: RMSC.COM	Jan 10 2020 06:58:00	SYNCB/Care Credit,
	PO Box 965061,	Orlando, FL 32896-5061	Bankruptcy Department,
28529690	EDI: RMSC.COM	Jan 10 2020 06:58:00	SYNCB/JC PENNEY DC,
	Orlando, FL 32896-5007		PO Box 965007,
28529691	+EDI: RMSC.COM	Jan 10 2020 06:58:00	SYNCB/PPC,
	PO Box 965005,	Orlando, FL 32896-5005	
28535061	+EDI: RMSC.COM	Jan 10 2020 06:58:00	Synchrony Bank,
	PO Box 41021,	Norfolk, VA 23541-1021	c/o PRA Receivables Management, LLC,
28529692	+EDI: WFFC.COM	Jan 10 2020 06:58:00	Wells Fargo Home Mortgage,
	PO Box 10335,	Des Moines, IA 50306-0335	Bankruptcy Department,

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28529682	Medical
28529685	##PRO Dental Care, 228 S Randall Road, Elgin, IL 60123-5529

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: rgreen  
Form ID: 309I

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jan 09, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Elizabeth J Boyd davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com; johnellmannlaw@gmail.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3